the Bristol Myers Squibb™

2023 U.S. annual enrollment **quick reference** Enroll October 24 - November 11

Prepare for 2023 decisions

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2023 Benefits Decision Guide

Preparation details for 2023 BMS benefits enrollment

Videos

- BMS benefits & work life offerings
 - Choosing your medical plan



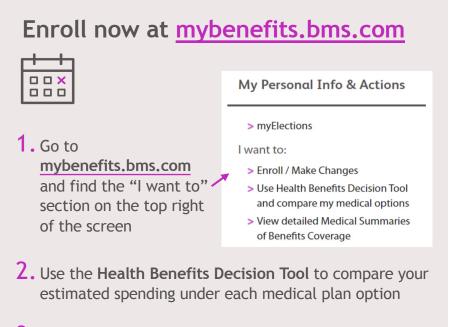
2023 Frequently Asked Questions

FAQs about 2023 benefits & work life offerings

Get to know your benefits & providers

Virtual Benefits Fair

- Get to know the 2023 plans & programs straight from the providers
- Visit the BMS Information Booth to navigate to events and resources.



3. Make your 2023 benefits choices, including pretax payroll deductions to a Health Savings Account (HSA) and/or Flexible Spending Accounts (FSAs); add or update dependent information

4. Submit your choices and review your enrollment confirmation summary to confirm your 2023 elections

Important!

- To review your 2023 elections, click myElections (under My Personal Info & Actions) and click the Annual Enrollment box dated January 1, 2023.
- To make changes to your 2023 elections before November 11, 2022, you can **Restart or Modify** the Annual Enrollment event. If you do this, you will need to click **Next** within the event until you reach the end of the enrollment process to ensure your 2023 elections are appropriately recorded.

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2023 U.S. annual enrollment quick reference

2023 benefits decisions during annual enrollment

- ✓ Medical & pharmacy
- ✓ Dental
- ✓ Vision
- Pretax accounts: health savings account (HSA) and/or flexible spending accounts (FSAs)
- ✓ Life insurance
- ✓ Supplemental health insurance
- ✓ Personal liability protection
- Personal ID theft & anti-virus protection
- ✓ Legal services

BMS also offers a wide range of work life offerings and financial savings and wellbeing resources available year-round that don't require elections during annual enrollment.

If you don't enroll

If you do not complete your enrollment event by November 11 you will:

- Maintain your current elections for 2023 (subject to eligibility) for the following coverages: medical, dental, vision, life insurance, supplemental health insurance, personal liability protection, legal services and/or personal ID theft and anti-virus protection.
- Not be able to have current payroll deductions carry over for an HSA and/or FSA in 2023. These accounts require new elections each year.

Default coverage for 2023 applies to all who do not complete an enrollment event. If you fail to complete a valid enrollment event as of November 11, 2022, you will need to wait until annual enrollment for 2024 benefits to make any changes in coverage unless you have a life event such as marriage or birth of a child.

2023 medical & pharmacy key info*

(in-network coverage)

	Consumer Choice	Point of Service	In-Network Only
Medical (Aetna an	d UnitedHealthcare)	•	•
Annual deductible	Individual coverage: \$1,500 Family coverage: \$3,000	\$500/individual \$1,500 family	\$300/individual \$600 family
Out-of-pocket maximum (incl. deductible)	Individual coverage: \$4,500 Family coverage: \$9,000	\$4,500 / \$9,000	\$2,500 / \$5,000
Preventive care	You pay \$0	You pay \$0	You pay \$0
Coinsurance (after deductible)	You pay 10%	You pay 10%	You pay 10%**
Copayment	N/A	N/A	Office visits: • Primary Care Physician - \$30 • Specialist - \$50
HSA company contribution	\$350 / \$700	N/A	N/A
Wellbeing incentive	\$400 / \$800 to HSA (federally tax-free)	\$400 / \$800 (taxable payroll contributions)	\$400 / \$800 (taxable payroll contributions)
Pharmacy Benefit	Program (CVS Caremark)		
Annual deductible	Included in medical	N/A	N/A
Out-of-pocket maximum		\$2,000 / \$4,000	\$2,000 / \$4,000
Retail • Tier 1: Generic • Tier 2: CVS preferred • Tier 3: Non- CVS preferred	After deductible: • Tier 1: \$10 • Tier 2: 10% (\$20 min/\$35 max) • Tier 3: 10% (\$35 min/\$55 max)	• Tier 1: \$15 • Tier 2: 20% (\$25 min/\$45 max) • Tier 3: 20% (\$45 min/\$65 max)	
Mail order • Tier 1: Generic • Tier 2:CVS preferred • Tier 3: Non- CVS preferred	After deductible: • Tier 1: \$25 • Tier 2: 10% (\$50 min/\$87.50 max) • Tier 3: 10% (\$87.50 min/\$137.50 max)	• Tier 1: \$37.50 • Tier 2: 20% (\$62.50 min/\$112.50 max) • Tier 3: 20% (\$112.50 min/\$162.50 max)	

* See the <u>2023 Benefits Decision Guide</u> for details on out-of-network coverage and pharmacy coverage for branded BMS drugs (\$0 copay, after deductible in some cases).

** In-Network Only Plan coinsurance applies to hospital, inpatient and certain facility charges, such as X-ray and labs, after deductible. Office visits are copayment based.